

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

FILED
US BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

IN RE:
MILLER, DERRELL L.
MILLER, CANDICE J.

DEBTOR(S)

)
) CASE NO. 98-11085
)
) CHAPTER 7
)

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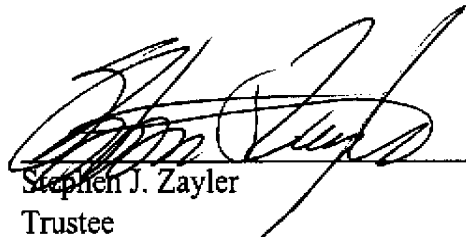
CLERK US BANKRUPTCY
BY DEPUTY _____

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION,
AND REPORT OF PROPOSED DISTRIBUTION**

Stephen J. Zayler, trustee of the estate of the above-named Debtor(s), certifies to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper and consistent with the law and rules of the court. The trustee applies for commission and expenses set forth herein and states that they are reasonable and proper.

Therefore, the trustee requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

DATE: January 31, 2001




Stephen J. Zayler
Trustee

REVIEWED BY THE UNITED STATES TRUSTEE:

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution and have no objection.

United States Trustee

Date: 3-1-01

By:  _____

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UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)	
MILLER, DERRELL L.)	CASE NO. 98-11085
MILLER, CANDICE J.)	
)	CHAPTER 7
DEBTOR(S))	

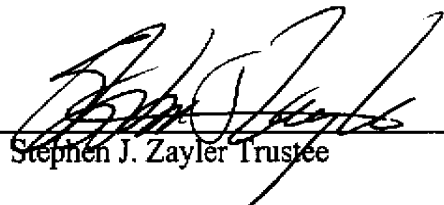
**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.
2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.
4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: January 31, 2001



Stephen J. Zayler Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF January 31, 2001

A. RECEIPTS	\$1,540.51
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B. DISBURSEMENTS

(1) Secured creditors	0.00
(2) Administrative	0.00
(3) Priority	0.00
(4) Other	0.00

TOTAL DISBURSEMENTS	\$0.00
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BALANCE OF FUNDS	\$1,540.51
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TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE:

ZAYLER

COMMENTS:

CASE NAME:

MILLER, DERRELL/CANDICE

CASE NUMBER:

98-11085

DATE UST APPROVED:

03-01-01

ESTATE INCOME:

TOTAL RECEIPTS:

\$1,540.51

100.00%

ESTATE EXPENSES:

TRUSTEE'S COMMISSION
TRUSTEE'S EXPENSES
FIRM'S PROFESSIONAL FEES
FIRM'S PROFESSIONAL EXPENSES
OTHER ATTORNEY FEES
OTHER PROFESSIONAL FEES
COURT COSTS
ESTATE EXPENSES(TAXES, ETC)
PRIOR CHAPTER COSTS
SECURED CLAIMS PAID
PRIORITY CLAIMS PAID
UNSECURED CLAIMS PAID
OTHER(RETURN TO DEBTOR, ETC)

385.13
190.91
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
964.47
0.00

25.00%
12.39%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
62.61%
0.00%

0% 10% 20% 30% 40% 50% 60% 70%

UNSECURED CLAIMS
ALLOWED

24,386.18

UNSECURED CLAIMS
PAID

964.47

PERCENT RECOVERED
FOR UNSECURED

3.95%

FORM 1 **INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT** **ASSET CASES**

Case No: 98-11085 BP1 Judge: BILL PARKER
Case Name: MILLER, DERRELL L.
MILLER, CANDICE J.

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 10/13/98 (c)
341(a) Meeting Date: 12/03/98
Claims Bar Date: 03/15/99

For Period Ending: 01/31/01 (5th reporting period for this case)

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA-554(a) Abandon DA-554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD	49,000.00	0.00		0.00	FA
2. CKG. & SAV. ACCT.	140.00	0.00		0.00	FA
3. HOUSEHOLD GOODS	1,500.00	0.00		0.00	FA
4. WEARING APPAREL	1,500.00	0.00		0.00	FA
5. IRS REFUND	1,400.00	1,518.38		1,518.00	FA
6. '87 HONDA ACCORD	500.00	0.00		0.00	FA
7. '88 VOLVO STATION WAGON	2,000.00	0.00		0.00	FA
8. Post-Petition Interest Deposits (u)	Unknown	N/A		22.51	FA
TOTALS (Excluding Unknown Values)	\$56,040.00	\$1,518.38		\$1,540.51	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/31/00 Current Projected Date of Final Report (TFR): 03/31/01

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Case No: 98-11085 BPI

Case Name: MILLER, DERRELL L.

MILLER, CANDICE J.

Taxpayer ID No: 75-6570201

For Period Ending: 01/31/01

Trustee Name:

Bank Name:

Account Number:

Stephen J. Zayler

BANK OF AMERICA

3753856980 Money Market - Interest Bearing

Blanket Bond (per case limit): \$ 300,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
03/20/00	5	DERRELL MILLER	BALANCE FORWARD						0.00
			PARTIAL REIMBURSEMENT OF TAX REFUND	485.00					485.00
			REC'D. POST PETITION.						
03/31/00	8	BANK OF AMERICA	INTEREST REC'D FROM BANK		0.31				485.31
04/13/00	5	DERRELL MILLER	REIMBURSEMENT TO ESTATE OF TAX REFUND RECEIVED AND SPENT POST-PETITION	200.00					685.31
			Interest Rate 2.350		1.01				
04/28/00	8	BANK OF AMERICA	Interest Rate 2.350		1.46				686.32
05/31/00	8	BANK OF AMERICA	REIMBURSEMENT OF TAX REFUND REC'D. POST-PETITION.	200.00					687.78
06/19/00	5	DERRELL MILLER	Interest Rate 2.350		1.45				887.78
06/30/00	8	BANK OF AMERICA	REIMBURSEMENT TO ESTATE OF TAX REFUND REC'D. POST-PETITION.	200.00					889.23
07/20/00	5	DERRELL MILLER	Interest Rate 2.350		1.87				1,089.23
07/31/00	8	BANK OF AMERICA	Interest Rate 2.350		2.17				1,091.10
08/31/00	8	BANK OF AMERICA	REIMBURSEMENT TO ESTATE OF TAX REFUND REC'D. POST-PETITION	433.00					1,093.27
09/25/00	5	DERRELL L. MILLER	Interest Rate 2.350		2.12				1,526.27
09/29/00	8	BANK OF AMERICA	Interest Rate 2.350		3.14				1,531.53
10/31/00	8	BANK OF AMERICA	Interest Rate 2.350		2.95				1,534.48
11/30/00	8	BANK OF AMERICA	Interest Rate 2.350		2.86				1,537.34
12/29/00	8	BANK OF AMERICA	Interest Rate 2.350		3.17				1,540.51
01/31/01	8	BANK OF AMERICA	INTEREST REC'D FROM BANK						
01/31/01		Transfer to acct #3754223871	Final Posting Transfer					-1,540.51	0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 98-11085 BP1
 Case Name: MILLER, DERRELL L.
 MILLER, CANDICE J.
 Taxpayer ID No: 75-6570201
 For Period Ending: 01/31/01

Trustee Name: Stephen J. Zayler
 Bank Name: BANK OF AMERICA
 Account Number: 3754223871 Checking - Non Interest
 Blanket Bond (per case limit): \$ 100,000.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
01/31/01		Transfer from Acct #3753856980	BALANCE FORWARD Transfer In From MMA Account					1,540.51	1,540.51

Account 3754223871	Balance Forward	0.00
	0 Deposits	0.00
	0 Interest Postings	0.00
	Subtotal	\$ 0.00
	0 Adjustments In	0.00
	1 Transfers In	1,540.51
	Total	\$ 1,540.51
	0 Checks	0.00
	0 Adjustments Out	0.00
	0 Transfers Out	0.00
	Total	\$ 0.00

Report Totals	Balance Forward	0.00	0 Checks	0.00
	5 Deposits	1,518.00	0 Adjustments Out	0.00
	11 Interest Postings	22.51	1 Transfers Out	1,540.51
	Subtotal	\$ 1,540.51	Total	\$ 1,540.51
	0 Adjustments In	0.00		
	1 Transfers In	1,540.51	Net Total Balance	\$ 1,540.51
	Total	\$ 3,081.02		

SCHEDULE B

APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS

Receipts	\$1,540.51	25% of First \$5,000	\$385.13
Less	-\$5,000	(\$1,250.00 Max)	
Balance	\$0.00	10% of Next \$45,000	\$0.00
Less	-\$45,000	(\$4,500.00 Max)	
Balance	\$0.00	5% of Next \$950,000	\$0.00
Less	-\$950,000	(\$47,500.00 Max)	
Balance	\$0.00	3% of Balance	\$0.00

TOTAL COMPENSATION REQUESTED \$385.13

TRUSTEE EXPENSES:

Premium on Trustee's Bond	\$0.00
Travel (0.00 at 0.00cents per mile)	\$0.00
Copies (514.00 page at 0.25 cents per copy)	\$128.50
Postage	\$56.31
Telephone Charges	\$4.25
Clerical/Secretarial (0.00 at 0.00 per hour)	\$0.00
Paralegal/Assistance (0.00 at 0.00 per hour)	\$0.00
Supplies/Stationary	\$1.15
Distribution Expenses	\$0.00
Miscellaneous	\$0.70

TOTAL EXPENSES \$190.91

Records : Trustee did not take possession of
business or personal records of Debtor.

X

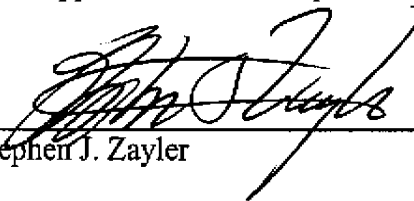
Notice given debtor on
to pick up business or personal records
in hands of Trustee.

THE STATE OF TEXAS)

COUNTY OF ANGELINA)

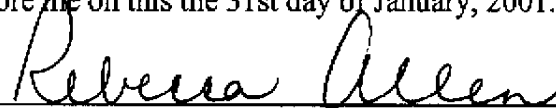
BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

"I, Stephen J. Zayler, am the duly appointed Trustee in the DERRELL L. MILLER and CANDICE MILLER bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting, had to file a Motion for Turn Over to get the debtors to turn over a tax refund that they were instructed to turn over to the Trustee, reviewed claims and filed necessary objections, had numerous telephone conferences and correspondence with the Internal Revenue Service regarding tax refund and claim of the Internal Revenue Service and had numerous telephone conferences and correspondence with the attorney for the debtor and the debtors regarding turn over of tax refund received post-petition. **I am waiving reimbursement for the secretarial/clerical, paralegal expenses and attorney fees incurred in order to make a larger distribution to unsecured creditors.** Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.

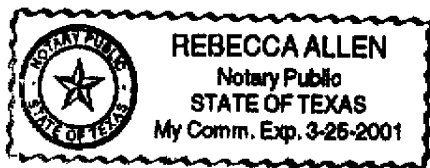


Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 31st day of January, 2001.



NOTARY PUBLIC, THE STATE OF TEXAS



SCHEDULE C
EXPENSES OF ADMINISTRATION

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. 11 U.S.C. Sec. 507(a)(1) Court Costs and Fees -----	0.00	0.00	0.00	0.00
2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate -----	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties -----	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements -----				
A. Trustee - Compensation	385.13	385.13	0.00	385.13
B. Trustee - Expense	190.91	190.91	0.00	190.91
BkMk3				
5. Court Special Charges (Excess Notices) -----	0.00	0.00	0.00	0.00
6. United States Trustee Fees -----	0.00	0.00	0.00	0.00
BkMk6				
TOTALS:	\$576.04	\$576.04	\$0.00	\$576.04

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS

form bill

In Re:

Case No: 98-11085 bp

Derrell L. Miller
Candice J. Miller

Chapter: 7

Debtor(s)

BILL OF COURT COSTS

To: Stephen J. Zayler
123 E. Lufkin Avenue
PO Box 140743
Lufkin, TX 75915-0743

Notice is hereby given that court costs (and deferred adversary filing fees, if applicable) are due and owing, pursuant to 28 USC Section 1930, in the above case in the amount of \$0.00.

These costs are itemized as follows:

NOTICES

\$.25 per notice in excess of 50 notices mailed prior to 1/1/87. \$0.00

\$.50 per notice for all notices mailed 1/1/87 between 1/1/98. \$0.00

NOTE: For Chapter 7 cases filed after 12/1/92, there will be NO NOTICE FEES.
(Do Not Bill for \$.50 per notice)

NOTE: For all other chapters filed after 1/1/98, there will be NO NOTICE FEES. (Do Not Bill for \$.50 per notice)

PROCESSING CLAIMS

NOTE: Eliminated is the fee of \$.25 for clerical processing of each claim in excess of 10 in cases filed under the Act or Code.

DEFERRED ADVERSARY FILING FEES

0 Chapter 7 Adversary Proceeding filed @ \$120.00/150.00 each. \$0.00

NOTE: For all Adversary Proceedings filed after 12/18/96 the filing fee is \$150.00.

TOTAL AMOUNT DUE \$0.00

Check to be made payable to Clerk, U.S. Bankruptcy Court

Date: 01/22/01

JAMES D. TOKOPH
Clerk of Court

By:

Cheryl Frick
Deputy Clerk

NOTE: For Chapter 11 Cases Only: Court costs are due on or before the confirmation hearing. The Judge will confirm that these cases have been paid at the hearing.

SCHEDULE D

SECURED CLAIMS

Claim no.	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Due
TOTALS	0.00		0.00	0.00	0.00

IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No.	Name of Creditor	Claim No.	Name of Creditor
3	HIBERNIA NATIONAL BANK		

SCHEDULE E

PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES IN THE FOLLOWING ORDER OF PRIORITY

	(1) Amount Claimed	(2) Amount Allowed	(3) Amount Paid	(4) Due
1. For Credit extended - Sec. 364(e)(1)	0.00	0.00	0.00	0.00
2. Claims from failure of adequate protection - Sec. 307(a)(b)	0.00	0.00	0.00	0.00
3. "Gap Claims" - Sec. 507(a)(2)	0.00	0.00	0.00	0.00
4. Wages, etc. - Sec. 507(a)(3)	0.00	0.00	0.00	0.00
5. Contributions to benefit plans - Sec. 507(a)(4)	0.00	0.00	0.00	0.00
6. Consumer deposits - Sec. 507(a)(6)	0.00	0.00	0.00	0.00
7. Taxes - Sec. 507(a)(7)	2,542.07	0.00	0.00	0.00
8. Other (No Basis):	0.00	0.00	0.00	0.00
TOTALS:	\$2,542.07	\$0.00	\$0.00	\$0.00

SCHEDULE E

PARTIES AFFECTED:

Priority No.	Name of Creditor	Priority No.	Name of Creditor
1	INTERNAL REVENUE SERVICE	2	ORANGE COUNTY
5	LOUISIANA DEPARTMENT OF REVENUE	11	ORANGE CAD
14	ORANGE COUNTY	15	ORANGE COUNTY
16	ORANGE COUNTY		
FILED UNSECURED CLAIMS TOTAL:		24,386.18	24,386.18
SUBORDINATED UNSECURED CLAIMS			
TOTAL:		0.00	0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 98-11085

Page 1

Date: January 31, 2001

Debtor Name: MILLER, DERRELL L.

Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
1 000 PTL	INTERNAL REVENUE SERVICE 1919 SMITH STREET STOP 5024HOU HOUSTON, TX 77002	Priority	CLAIM WITHDRAWN.	\$0.00	\$4,000.00	\$0.00
11 000 PTL	ORANGE CAD P. O. BOX 457 ORANGE, TX 77631-0457	Priority	CLAIM WITHDRAWN	\$0.00	\$2,542.07	\$0.00
14 000 PTL	ORANGE COUNTY c/o MICHAEL E. FREDERICK 719 FRONT STREET ORANGE, TX 77630	Priority	AMENDED BY CLAIM NO. 15.	\$0.00	\$1,279.58	\$0.00
15 000 PTL	ORANGE COUNTY c/o MICHAEL E. FREDERICK 719 FRONT STREET ORANGE, TX 77630	Priority	CLAIM DISALLOWED PER ORDER DATED 1-23-01.	\$0.00	\$1,016.17	\$0.00
16 000 PTL	ORANGE COUNTY P. O. BOX 1568 ORANGE, TX 77631-1568	Priority	CLAIM WITHDRAWN.	\$0.00	\$980.32	\$0.00
2 000 PTL	ORANGE COUNTY c/o MICHAEL E. FREDERICK 719 FRONT ST. ORANGE, TX 77630	Priority	AMENDED BY CLAIM NO. 15.	\$0.00	\$993.59	\$0.00
5 000 PTL	LOUISIANA DEPARTMENT OF REVENUE P. O. BOX 66658 BATON ROUGE, LA 70896	Priority	CLAIM WITHDRAWN.	\$0.00	\$561.76	\$0.00
Subtotal For Claim Type PTL PRIORITY CLAIMS (TAX LIENS)				\$0.00	\$11,373.49	\$0.00
3 000 SC	HIBERNIA NATIONAL BANK LENDING LAW DEPARTMENT 225 BARONNE ST, 11TH FLOOR NEW ORLEANS, LA 70112	Secured	CLAIM DISALLOWED PER ORDER DATED 1-23-01.	\$0.00	\$1,078.57	\$0.00
Subtotal For Claim Type SC SECURED CLAIMS				\$0.00	\$1,078.57	\$0.00
10 070 UC	BENEFICIAL NATIONAL BANK c/o BASS & ASSOCIATES, P.C. 3450 EAST SUNRISE DR., SUITE 150 TUCSON, AZ 85718-3210	Unsecured		\$0.00	\$1,199.58	\$1,199.58
12 070 UC	LADCO LEASING 516 PENN FIELD PLACE STE 202 THOUSAND OAKS, CA 91360-5500	Unsecured		\$0.00	\$2,868.00	\$2,868.00
13 070 UC	ARCADIA FINANCIAL LTD. P. O. BOX 1472 MINNEAPOLIS, MN 55440-1472	Unsecured	AMENDMENT TO CLAIM NO. 6	\$0.00	\$7,035.70	\$7,035.70
4 070 UC	CITICORP RETAIL SERVICES 245 OLD COUNTRY RD. MELVILLE, NY 11747	Unsecured		\$0.00	\$143.05	\$143.05
6 000 UC	ARCADIA FINANCIAL LT. P. O. BOX 1472 MINNEAPOLIS, MN 55440-1472	Unsecured	CLAIM AMENDED BY CLAIM NO. 13	\$0.00	\$13,125.05	\$0.00
7 070 UC	FIRST CARD - FCC NATIONAL BANK P. O. BOX 2975 UNIONDALE, NY 11553	Unsecured		\$0.00	\$3,122.01	\$3,122.01
8 070 UC	T.L.R.A. 2660 N. LOOP W., SUITE 240 HOUSTON, TX 77092	Unsecured		\$0.00	\$8,534.32	\$8,534.32

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 98-11085

Page 2

Date: January 31, 2001

Debtor Name: MILLER, DERRELL L.

Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
9	FCNB PREFERRED CHARGE	Unsecured		\$0.00	\$1,483.52	\$1,483.52
070	SPIEGEL					
UC	P. O. BOX 2650					
	PORTLAND, OR 97208					
Subtotal For Claim Type UC UNSECURED CLAIMS				\$0.00	\$37,511.23	\$24,386.18
Case Totals:				\$0.00	\$49,963.29	\$24,386.18
Code #: Trustee's Claim Number, Priority Code, Claim Type						

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)
MILLER, DERRELL L.) CASE NO. 98-11085
MILLER, CANDICE J.)
) CHAPTER 7
DEBTOR(S))

TRUSTEE'S REPORT OF
PROPOSED FINAL DISTRIBUTIONS

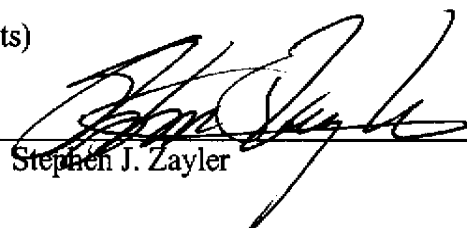
The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the trustee and on the United States trustee.

1. BALANCE ON HAND	\$1,540.51
2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)	\$576.04
3. SECURED CLAIMS TO BE PAID * (note)	\$0.00
4. PRIORITY CLAIMS TO BE PAID * (note)	\$0.00
5. UNSECURED CLAIMS TO BE PAID * (note)	\$964.47
6. OTHER DISTRIBUTIONS TO BE PAID * (note)	\$0.00
7. TOTAL DISTRIBUTIONS TO BE MADE (Sum of lines 2 through 6)	\$1,540.51
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (Line 1 less line 7)	\$0.00

* (See attached schedule of payees and amounts)


Stephen J. Zayler (Trustee)

PROPOSED DISTRIBUTION

Case Number: 98-11085

Page 1

Date: January 31, 2001

Debtor Name: MILLER, DERRELL L. / MILLER, CANDICE J.

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
Beginning Balance								\$1,540.51
	Stephen J. Zayler - Fees COMPENSATION	Admin		\$385.13	\$0.00	\$385.13	\$385.13	\$1,155.38
	Stephen J. Zayler - Exp EXPENSES	Admin		\$190.91	\$0.00	\$190.91	\$190.91	\$964.47
11	ORANGE CAD P. O. BOX 457 ORANGE, TX 77631-0457	Priority	000	\$0.00	\$0.00	\$0.00	\$0.00	\$964.47
10	BENEFICIAL NATIONAL BANK c/o BASS & ASSOCIATES, P.C. 3450 EAST SUNRISE DR., SUITE 150 TUCSON, AZ 85718-3210	Unsec	070	\$1,199.58	\$0.00	\$1,199.58	\$47.44	\$917.03
12	LADCO LEASING 516 PENN FIELD PLACE STE 202 THOUSAND OAKS, CA 91360-5500	Unsec	070	\$2,868.00	\$0.00	\$2,868.00	\$113.43	\$803.60
13	ARCADIA FINANCIAL LTD. P. O. BOX 1472 MINNEAPOLIS, MN 55440-1472	Unsec	070	\$7,035.70	\$0.00	\$7,035.70	\$278.26	\$525.34
4	CITICORP RETAIL SERVICES 245 OLD COUNTRY RD. MELVILLE, NY 11747	Unsec	070	\$143.05	\$0.00	\$143.05	\$5.66	\$519.68
7	FIRST CARD - FCC NATIONAL BANK P. O. BOX 2975 UNIONDALE, NY 11553	Unsec	070	\$3,122.01	\$0.00	\$3,122.01	\$123.48	\$396.20
8	T.L.R.A. 2660 N. LOOP W., SUITE 240 HOUSTON, TX 77092	Unsec	070	\$8,534.32	\$0.00	\$8,534.32	\$337.53	\$58.67
9	FCNB PREFERRED CHARGE SPIEGEL P. O. BOX 2650 PORTLAND, OR 97208	Unsec	070	\$1,483.52	\$0.00	\$1,483.52	\$58.67	\$0.00
<< Totals >>				\$24,962.22	\$0.00	\$24,962.22	\$1,540.51	\$0.00

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE: DERRELL & CANDICE / BANKRUPTCY CASE: 98-11085
MILLER /
/ CHAPTER 7

**NOTICE OF FILING OF FINAL REPORT OF TRUSTEE.
APPLICATION FOR COMPENSATION AND PROPOSED DISTRIBUTIONS**

NOTICE IS GIVEN that the Trustee's Final Report and Account, report of Proposed Final Distribution and Applications for Compensation have been filed. These documents are available for public inspection at the office of the Bankruptcy Clerk, 300 Willow, Suite 100, Beaumont, Texas 77701, or at the trustee's office whose name and address is as follows:

STEVE ZAYLER 123 E. LUFKIN PO BOX 150743 LUFKIN, TX 75915

The following Applications for Compensation have been filed:

<u>Applicants</u>	<u>Fees Requested</u>	<u>Expenses Requested</u>
<u>STEVE ZAYLER</u> Trustee	<u>385.13</u>	<u>190.91</u>
<u>STEVE ZAYLER</u> Attorney for Trustee	<u>0.00</u>	<u>0.00</u>
<u>U. S. Bankruptcy Court</u>	<u>0.00</u>	<u> </u>

The trustee's account shows:

Total Receipts	Total Disbursements	Balance
<u>\$ 1540.51</u>	<u>\$ 0.00</u>	<u>\$ 1540.51</u>

In addition to the commissions and fees that may be allowed by the Court, liens and priority claims which must be paid in advance of general creditors have been allowed in the total amount of \$ 0.00 ; general unsecured claims have been allowed in the amount of \$ 24386.18 .
The debtor has/has not been discharged.

Written objections to the Final Report, Application for Compensation and/or proposed Distributions must be filed with the Clerk of the Court and served on the trustee at the above mentioned address within 30 days from the date of this notice. If no objections are filed, the Court may consider the Report and Applications without hearing. If objections are filed, a hearing will be held on _____

at _____

Date: _____

JAMES D. TOKOPH, Clerk of Court

By: _____
Deputy Clerk

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)
MILLER, DERRELL L.) CASE NO. 98-11085
MILLER, CANDICE J.)
) CHAPTER 7
DEBTOR(S))

**ORDER ALLOWING TRUSTEE'S FINAL APPLICATION FOR COMPENSATION
AND APPROVING TRUSTEE'S FINAL REPORT AND PROPOSED DISTRIBUTION**

ON THIS DAY came on for consideration the Trustee's Final Report filed by Stephen J. Zayler, the duly appointed Chapter 7 Trustee. The Court finds that notice of this hearing has been given as required by the Bankruptcy Rules. Upon due consideration, the Court finds that cause exists which justifies the entry of the following order:

IT IS THEREFORE ORDERED that the Chapter 7 Trustee's final application for compensation in the amount of **\$385.13** and for reimbursement of expenses in the amount **\$190.91** is **Granted**.

IT IS FURTHER ORDERED that the Trustee's Final Report is approved as submitted by the Chapter 7 Trustee, including approval of the payment of the following fees and charges assessed against the Estate under Chapter 123 of title 28 of the United States Code.

FEES/CHARGES

PROPOSED PAYMENT

Clerk Noticing/Claim Fees	\$0.00
Unpaid Adversary Filing Fees	\$0.00
Unpaid Quarterly Fees	\$0.00

IT IS FURTHER ORDERED that the Chapter 7 Trustee shall make final distribution of the amounts set forth in the Trustee's Final Report as approved by this Court and shall file a Supplemental Final Report and Account together with such bank statements as are necessary to document a zero balance in all Estate accounts, following compliance with Section 347(a) of the Bankruptcy Code and Bankruptcy Rule 3011, if applicable.

SIGNED this the _____ day of _____, 2001.

BANKRUPTCY JUDGE